

# TRICARE HealthMatters

ISSUE 3: 2013

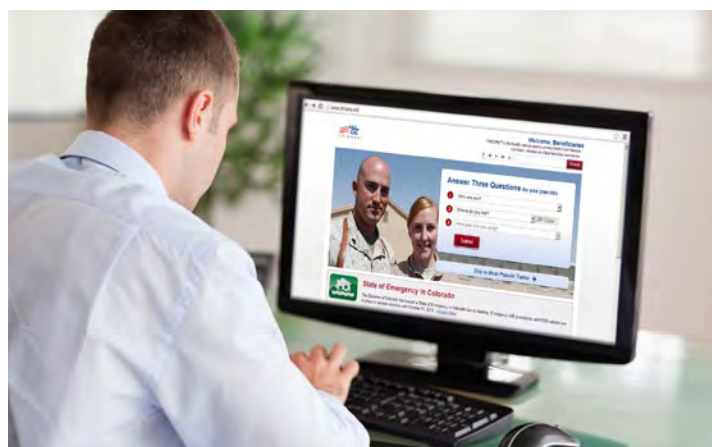
A PUBLICATION FOR TRICARE® OVERSEAS BENEFICIARIES

## Get TRICARE Resources Online at [www.tricare.mil](http://www.tricare.mil)

**T**RICARE offers you a variety of ways to find the health information and news you are looking for—all from your computer. Find important benefit and contact information, online materials and more, right at your fingertips at [www.tricare.mil](http://www.tricare.mil).

Visit the beneficiary portal of the TRICARE website to view plan and provider information and download forms. You can take a moment to fill out the basic information requested on the home page. Based on your status and your sponsor's status, you may have different care options, different costs and special programs available to you and your family.

To find the TRICARE option that is right for you and your family, try the Plan Finder on the home page. This tool will ask you a series of questions to determine what TRICARE plan or plans you qualify for and which of them best meets your health care needs.



### TRICARE SMART Site: [www.tricare.mil/smart](http://www.tricare.mil/smart)

Learn everything you need to know about your TRICARE benefit by browsing the TRICARE SMART site. From the site, you can download brochures, fact sheets, newsletters, beneficiary handbooks and briefings. These regularly

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## TRICARE Meets Minimum Essential Coverage Requirements

**W**ith TRICARE, you have minimum essential coverage under the Affordable Care Act. Minimum essential coverage must be in place by Jan. 1, 2014. This is the type of health care coverage needed to meet the individual responsibility requirement under the law. Most people who do not meet this provision of the law will be required to pay a fee for each month they do not have adequate coverage. The fee will be collected each year with tax returns. If you are losing premium-free TRICARE coverage based on a sponsor or beneficiary status change and choose not to purchase premium-based TRICARE coverage you may be eligible for (i.e., TRICARE Reserve Select, TRICARE Retired Reserve, TRICARE Young Adult, or the Continued Health Care Benefit Program), you can find other health

care coverage options at [www.healthcare.gov](http://www.healthcare.gov). For more information about the Affordable Care Act, visit [www.tricare.mil/aca](http://www.tricare.mil/aca). ★

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**An Important Note About TRICARE Program Information:** At the time of publication, this information is current. It is important to remember that TRICARE policies and benefits are governed by public law and federal regulations. Changes to TRICARE programs are continually made as public law and/or federal regulations are amended. **Military hospital and clinic guidelines and policies may be different than those outlined in this publication.** For the most recent information, contact your TRICARE regional contractor or local military hospital or clinic. The TRICARE program meets the minimum essential coverage requirement under the Affordable Care Act.

## Get TRICARE Resources Online

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updated materials can provide you with everything from a quick glance to detailed information about your TRICARE benefit.

### TRICARE Overseas Program: [www.tricare.mil/overseas](http://www.tricare.mil/overseas)

Learn more about the TRICARE Overseas Program (TOP), including plan options and your TOP contractor.

### TRICARE Frequently Asked Questions: [www.tricare.mil/faqs](http://www.tricare.mil/faqs)

Search by word or category to find answers to the most frequently asked questions about TRICARE.

To find more TRICARE online resources, visit [www.tricare.mil](http://www.tricare.mil). ★

## Sign Up for E-mails from TRICARE

**G**et the most recent news and information from TRICARE delivered directly to your e-mail inbox. You can sign up to receive e-mail updates about health, dental and pharmacy benefit changes; the *TRICARE Overseas Program Health Matters* newsletter; health and disaster alerts; updates on the Philippine Demonstration; and news about healthy-living tools such as resources to help you quit tobacco. To sign up for e-mail updates, visit [www.tricare.mil/subscriptions](http://www.tricare.mil/subscriptions). Enter your e-mail address, select the newsletters and other updates you wish to receive and click “Submit” at the bottom of the page.

MilConnect is a website of the Defense Manpower Data Center that enables sponsors, spouses and their children (age 18 and older) to access their health care information, program eligibility, personnel records and other information from a centralized location. Sign up to receive your regular benefit communications by e-mail instead of postal mail at <http://milconnect.dmdc.mil>. ★

## Submit Proof of Payment with Overseas Claims

**P**roof of payment is required for all overseas health care and pharmacy claims, including claims for care received when traveling overseas. Proof of payment is necessary for TRICARE to validate claims and safeguard benefit dollars. You can help ensure that your overseas claims are processed accurately and in a timely manner by indicating at the top of your *TRICARE/DoD CHAMPUS Medical Claim—Patient’s Request for Medical Payment (DD Form 2642)* if you paid the provider directly.

When submitting your *DD Form 2642*, you should also include an itemized bill or invoice, diagnosis describing why you received medical care and/or an explanation of benefits from your other health insurance, if applicable.

A canceled check or credit card receipt showing payment for medical supplies or services often satisfies the requirement. If you paid for care or supplies in cash, TRICARE may ask for proof of withdrawal from your bank or credit union and a receipt from your provider.

If you have questions regarding proof-of-payment requests, claims submissions or the status of a submitted claim, contact your TRICARE Overseas Program Regional Call Center and select option 2 for claims assistance. For more information, visit [www.tricare.mil/proofofpayment](http://www.tricare.mil/proofofpayment). ★

## Your TRICARE Coverage Moves with You

**T**RICARE Overseas Program (TOP) Prime and TOP Prime Remote coverage is portable. You can easily transfer your TOP Prime or TOP Prime Remote enrollment when you move within your overseas area, to a new TRICARE overseas area or to the United States. Active duty service members (ADSMs) and their families may transfer their TOP Prime or TOP Prime Remote enrollment as often as needed.

If you are an ADSM or active duty family member (ADFM) moving to a new location, the easiest way to transfer your TRICARE Prime enrollment is to contact your current TOP Regional Call Center to begin the process. If you are moving to a new TRICARE area or region (either overseas or stateside), your information will be sent to your new TOP Regional Call Center or stateside regional contractor. Your new regional contractor will follow up with you to complete the enrollment transfer after you arrive at your new location. You will also be assigned a primary care manager (PCM) best suited to your needs and the location of your work or home. If you are moving within your current overseas area, contact your TOP Regional Call Center and select option 4 to reach the Global TRICARE Service Center for assistance with finding a new PCM.

This enrollment transfer option is only available to ADSMs and ADFMs with TOP Prime and TOP Prime Remote overseas or with TRICARE Prime, TRICARE Prime Remote and TRICARE Prime Remote for Active Duty Family Members in the United States.

**Note:** ADSMs must enroll in TOP Prime or TOP Prime Remote overseas. ADFMs must be command-sponsored to enroll in TOP Prime or TOP Prime Remote overseas.

If you need health care before your transfer is processed, contact the TOP Regional Call Center or regional contractor for the region you are moving from for referral and prior authorization information. If you prefer to contact your new TOP Regional Call Center or regional contractor upon arrival at the new location, then your contractor can transfer your TRICARE Prime enrollment at that time.

For more information, visit [www.tricare-overseas.com](http://www.tricare-overseas.com). For TOP Regional Call Center contact information, see the *TRICARE Overseas Program Contact Information* section of this issue. For stateside regional contractor information, see the chart below. To learn more about moving with TRICARE, visit [www.tricare.mil/moving](http://www.tricare.mil/moving).

### Note for beneficiaries moving to the United States:

ADFM who make a permanent change of station move to the United States remain enrolled in TOP Prime or TOP Prime Remote for a maximum of 60 days from the date of leaving the overseas area. If you do not enroll in stateside TRICARE Prime or TRICARE Prime Remote within 60 days after leaving your overseas area, you are automatically disenrolled and your coverage converts to TRICARE Standard and TRICARE Extra. Before you move, notify your TOP Regional Call Center. This action protects you from incurring unnecessary costs for unexpected health care needs while traveling to your new U.S. location. Contact the TOP Regional Call Center and select option 4 for the Global TRICARE Service Center or send an e-mail to [TRICAREOverseasGTSC@internationalosos.com](mailto:TRICAREOverseasGTSC@internationalosos.com). ★

## U.S. TRICARE Regional Contractor Contact Information

TRICARE North Region	TRICARE South Region	TRICARE West Region
<b>Health Net Federal Services, LLC</b> +1-877-TRICARE (+1-877-874-2273) <a href="http://www.hnfs.com">www.hnfs.com</a>	<b>Humana Military, a division of Humana Government Business</b> +1-800-444-5445 <a href="http://Humana-Military.com">Humana-Military.com</a>	<b>UnitedHealthcare Military &amp; Veterans</b> +1-888-571-4829 (overseas) 1-877-988-WEST (1-877-988-9378) (stateside) <a href="http://www.uhcmilitarywest.com">www.uhcmilitarywest.com</a>

# Using Your TRICARE Overseas Program Prime Benefit When You Travel

If you are a TRICARE Overseas Program (TOP) Prime or TOP Prime Remote enrollee, you are covered by TRICARE if you become ill or injured while traveling outside of your permanent overseas station. Follow these guidelines to receive TRICARE benefits at the lowest cost.

## Active Duty Service Members

Active duty service members<sup>1</sup> (ADSMs) traveling or between duty stations must seek all nonemergency care at military hospitals or clinics whenever possible. For urgent care, if a military hospital or clinic is not available, prior authorization is required. Primary care, which includes routine health and dental office visits for treatment and ongoing care, should be handled before you travel or postponed until you return home. ADSMs located overseas should contact the TOP Regional Call Center to coordinate care.

**Note:** Failure to receive prior authorization for care that requires it may result in the claim being denied.

### Traveling Overseas

In an emergency, go to the nearest emergency care facility or call the Medical Assistance number for the area where you are located. Before leaving the facility, contact your primary care manager (PCM) or TOP Regional Call Center, preferably within 24 hours or on the next business day.

**Note:** Prior authorization is not required for emergency care. If possible, ADSMs traveling overseas should contact the local TOP Regional Call Center before seeking care or before making payments.

## Active Duty Family Members

### Traveling Overseas

In an emergency, go to the nearest emergency care facility or call the Medical Assistance number for the area where you are traveling. If you are admitted, you must call your PCM or TOP Regional Call Center before leaving the facility or within 24 hours or on the next business day to coordinate authorization, continued care and payment. Active duty family members (ADFMs) based in the United States who seek health care while traveling overseas should file their claims with the TOP claims processor.

TRICARE Prime enrollees need a PCM referral for any urgent or routine care, including such care received aboard a ship; otherwise, the care may be covered under the

point-of-service (POS)<sup>2</sup> option, resulting in higher out-of-pocket costs.

## Traveling in the United States

### Emergency Care

Emergency care in the United States does not require a referral or prior authorization. In an emergency, call 911 or go to the nearest emergency room. If you are admitted, you must notify your PCM or TOP Regional Call Center before leaving the facility or within 24 hours or on the next business day to coordinate authorization, continued care and payment.

1. This guidance also applies to National Guard and Reserve members called or ordered to active service for more than 30 consecutive days, who should follow normal procedures for emergency care, which may include providing a copy of their orders to the local TOP Regional Call Center to verify TRICARE eligibility.
2. POS cost-sharing does not apply to ADSMs, newborns and adopted children during the first 120 days after birth or adoption, the first eight outpatient behavioral health care visits per fiscal year (Oct. 1–Sept. 30) to network providers for a medically diagnosed and covered condition, clinical preventive services from network providers, emergency care or beneficiaries with other health insurance.

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## Aeromedical Evacuations for Urgent and Emergency Care Overseas

When medical care is not available at your location, you may be eligible for Department of Defense aeromedical evacuation services (when medically necessary) to transport you to a facility that can provide the care you need.

Aeromedical evacuations will only be approved for medically necessary urgent and emergency care. Medical personnel at your location or at the nearest TRICARE Overseas Program Regional Call Center determine if acceptable local medical care is available. Each overseas area has its own guidelines and procedures for aeromedical evacuation. ★



## Using Your TRICARE Overseas Program Prime Benefit When You Travel

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### Urgent Care

If you are a TOP Prime Remote enrollee and urgent treatment cannot wait until you return home, you must contact your TOP Regional Call Center for assistance before receiving care.

Generally, TOP Prime enrollees need a PCM referral if the PCM is not providing the urgent care services. If you are an ADFM and you do not coordinate urgent care with your PCM or TOP Regional Call Center, the care will be covered under the POS option, resulting in higher out-of-pocket costs.

TRICARE Prime enrollees need a PCM referral for any urgent or routine care, including such care received aboard a ship; otherwise, the care may be covered under the POS option, resulting in higher out-of-pocket costs.

### Routine Care

To receive routine care in the United States, TOP Prime enrollees are required to obtain a referral from their PCM before leaving the host nation or TOP area where enrolled. If already in the United States, you should contact your PCM to request the referral.

Your PCM is required to provide a referral with justification for receiving routine care while in the United States. Your TOP Regional Call Center will then issue a prior authorization for you to receive routine care while in the United States. TOP Prime Remote enrollees should contact the TOP Regional Call Center for the TOP area where they are enrolled to obtain prior authorization before traveling.

If already in the United States, contact the TOP Regional Call Center for the area where you are enrolled using the international direct dial or stateside toll-free numbers. Your TOP Regional Call Center will then issue prior authorization to obtain routine care while in the United States if appropriate care is not available at the remote location where you reside.

TOP Prime and TOP Prime Remote enrollees are encouraged to seek care from a U.S. military hospital or clinic if one is located nearby. If this is not possible, you should seek care from a TRICARE-approved provider in the United States to ensure access to quality care. Please visit the stateside regional contractors' websites listed in the *U.S. TRICARE Regional Contractor Contact Information* chart in this issue to find a military hospital or clinic or TRICARE-approved provider in the U.S. region where you are located. ★

## TRICARE OVERSEAS PROGRAM CONTACT INFORMATION

### International SOS Assistance, Inc.

[www.tricare-overseas.com](http://www.tricare-overseas.com)

### Eurasia-Africa

**TOP Regional Call Center<sup>1</sup>**  
+44-20-8762-8384 (overseas)  
1-877-678-1207 (stateside)  
[tricarelon@internationalsos.com](mailto:tricarelon@internationalsos.com)

**Medical Assistance<sup>1</sup>**  
+44-20-8762-8133

### Latin America and Canada

**TOP Regional Call Center<sup>1</sup>**  
+1-215-942-8393 (overseas)  
1-877-451-8659 (stateside)  
[tricarephl@internationalsos.com](mailto:tricarephl@internationalsos.com)

**Medical Assistance<sup>1</sup>**  
+1-215-942-8320

### Pacific

**TOP Regional Call Centers<sup>1</sup>**  
Singapore:  
+65-6339-2676 (overseas)  
1-877-678-1208 (stateside)  
[sin.tricare@internationalsos.com](mailto:sin.tricare@internationalsos.com)

Sydney:  
+61-2-9273-2710 (overseas)  
1-877-678-1209 (stateside)  
[sydricare@internationalsos.com](mailto:sydricare@internationalsos.com)

**Medical Assistance<sup>1</sup>**  
Singapore: +65-6338-9277  
Sydney: +61-2-9273-2760

### Report Fraud and Abuse

1-877-342-2503 (toll-free)  
+1-215-354-5020 (direct)  
+1-215-354-2395 (fax)

[TOPProgramIntegrity@internationalsos.com](mailto:TOPProgramIntegrity@internationalsos.com)

1. For toll-free contact information, visit [www.tricare-overseas.com](http://www.tricare-overseas.com). Only call Medical Assistance numbers to coordinate overseas emergency care.